| UNITED STATES DISTRICT COURT | |
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| SOUTHERN DISTRICT OF NEW YORK | |

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HARTFORD LIFE INSURANCE COMPANY,

ANSWER OF DEFENDANTS

Plaintiff,

10CV5529 (RJH)

-against-

SAVITRIE ALLEN, CHARLIE CAMERON, GEORGE CAMERON, AND ADAM CAMERON,

Defendants.

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Defendants answer the allegations set forth in the complaint as follows:

- 1. Admit the allegations set forth in paragraph 1 of the complaint.
- 2. Admit the allegations set forth in paragraph 2 of the complaint.
- 3. Admit the allegations set forth in paragraph 3 of the complaint.
- 4. Admit the allegations set forth in paragraph 4 of the complaint.
- 5. Admit the allegations set forth in paragraph 5 of the complaint.
- 6. Deny knowledge and information sufficient to form a belief as to the truth of the allegations set forth in paragraph 6 of the complaint.
- 7. Deny knowledge and information sufficient to form a belief as to the truth of the allegations set forth in paragraph 7 of the complaint.
- 8. Deny knowledge and information sufficient to form a belief as to the truth of the allegations set forth in paragraph 8 of the complaint, except admit that Charlie R. Cameron passed away on or about April 6, 2006.

- 9. Deny knowledge and information sufficient to form a belief as to the truth of the allegations set forth in paragraph 9 of the complaint.
 - 10. Admit the allegations set forth in paragraph 10 of the complaint.
- 11. Deny knowledge and information sufficient to form a belief as to the truth of the allegations set forth in paragraph 11 of the complaint.
- 12. Deny knowledge and information sufficient to form a belief as to the truth of the allegations set forth in paragraph 12 of the complaint.
- 13. Deny knowledge and information sufficient to form a belief as to the truth of the allegations set forth in paragraph 13 of the complaint.
- 14. Deny knowledge and information sufficient to form a belief as to the truth of the allegations set forth in paragraph 14 of the complaint.
 - 15. Answering defendants repeat each and every answer above.
- 16. Deny knowledge and information sufficient to form a belief as to the truth of the allegations set forth in paragraph 16 of the complaint.
- 17. Deny knowledge and information sufficient to form a belief as to the truth of the allegations set forth in paragraph 17 of the complaint.
- 18. Deny knowledge and information sufficient to form a belief as to the truth of the allegations set forth in paragraph 18 of the complaint.
- 19. Deny knowledge and information sufficient to form a belief as to the truth of the allegations set forth in paragraph 19 of the complaint.

WHEREFORE, defendants demand judgment discharging plaintiff from this action and granting all proceeds deposited to the clerk of court to be issued to the named beneficiary of the insurance policies. A jury trial is demanded.

Dated: New York, New York September 10, 2010

KOEHLER & ISAACS LLP

61 Broadway, 25th Floor New York, NY 10006 917 551 1353

| By: | <u>s</u> / | |
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| - | MATHEW PAULOSE JR., ESQ. (MP60 | 002) |

To:

By ECF Sedgwick Detert Moran Arnold Michael H. Bernstein, Esq. 125 Broad Street, 39th Floor New York, NY 10004